

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DEBORAH HEATER

Debtor(s)

Case No. 09-08311

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2009.
- 2) The plan was confirmed on 05/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/30/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/19/2009, 02/18/2011, 02/18/2011, 02/29/2012, 08/27/2012, 06/07/2013.
- 5) The case was dismissed on 06/21/2013.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,361.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$43,768.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$43,768.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,069.57
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,069.57**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL DBA GM I	Secured	6,225.00	6,225.00	6,225.00	6,225.00	179.83
AMERICREDIT FINANCIAL DBA GM I	Unsecured	NA	8,771.51	8,771.51	1,801.92	0.00
BARONS CREDITORS SERVICE CORP	Unsecured	1,123.54	NA	NA	0.00	0.00
BOB CHARLESTON	Unsecured	450.00	NA	NA	0.00	0.00
CASTLE CREDIT CORP	Secured	2,379.36	2,000.00	2,000.00	2,000.00	0.00
CASTLE CREDIT CORP	Unsecured	NA	4,589.27	4,589.27	942.77	0.00
CERTEGY PAYMENT RECOVERY SV	Unsecured	70.43	NA	NA	0.00	0.00
CHANTEL HOST	Unsecured	300.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	50.00	366.00	366.00	75.18	0.00
CITY OF JOLIET	Unsecured	450.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	1,838.73	1,338.73	1,338.73	275.01	0.00
COMPUCREDIT CORP	Unsecured	51.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	235.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	20.00	NA	NA	0.00	0.00
CYBROCOLLECT	Unsecured	63.00	NA	NA	0.00	0.00
DERMATOLOGY LIMITED	Unsecured	20.00	NA	NA	0.00	0.00
DR J PEDIATRICS	Unsecured	100.00	NA	NA	0.00	0.00
EASTER SEALS OF LASALLE COUNTY	Unsecured	1,053.00	NA	NA	0.00	0.00
ENT SURGICAL CONSULTANTS	Unsecured	116.35	NA	NA	0.00	0.00
ENTERPRISE RENT A CAR	Unsecured	200.00	NA	NA	0.00	0.00
GUTHYRENKER	Unsecured	66.60	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	75.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	61.80	NA	NA	0.00	0.00
METRA TICKET COLLECTION	Unsecured	43.80	NA	NA	0.00	0.00
MONAHAN & COHEN	Unsecured	2,188.70	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	5,683.00	5,902.30	5,902.30	1,212.51	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATURESCAPE	Unsecured	37.82	NA	NA	0.00	0.00
NICOR GAS	Unsecured	419.55	1,022.86	1,022.86	210.12	0.00
OLIPHANT FINANCIAL CORP	Unsecured	300.00	659.98	659.98	135.58	0.00
PERRY RUDMAN	Unsecured	2,690.00	NA	NA	0.00	0.00
PLAINFIELD SCHOOL DIST 202	Unsecured	387.00	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	135.81	NA	NA	0.00	0.00
RED FITNESS	Unsecured	79.98	NA	NA	0.00	0.00
RICHMON & KOCSIS	Unsecured	1,361.25	NA	NA	0.00	0.00
SCOTTS LAWN SERVICE	Unsecured	58.30	NA	NA	0.00	0.00
SHOREWOOD FAMILY DENTAL CAR	Unsecured	458.79	NA	NA	0.00	0.00
SILVER CROSS FAMILY CARE	Unsecured	172.00	NA	NA	0.00	0.00
SKIN MD LLC	Unsecured	15.00	NA	NA	0.00	0.00
SPRING GREEN LAWN CARE	Unsecured	138.90	NA	NA	0.00	0.00
TARGET	Unsecured	184.91	NA	NA	0.00	0.00
TEAM IL	Unsecured	145.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	157.00	224.00	224.00	46.01	0.00
TRAVELERS	Unsecured	100.00	NA	NA	0.00	0.00
TRIPLE TAKE LAWN CARE	Unsecured	182.00	NA	NA	0.00	0.00
WALGREENS	Unsecured	37.80	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Secured	35,000.00	25,594.50	25,594.50	25,594.50	0.00
WELLS FARGO FINANCIAL INC	Secured	0.00	0.00	0.00	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	41.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	4,139.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$25,594.50	\$25,594.50	\$0.00
Debt Secured by Vehicle	\$6,225.00	\$6,225.00	\$179.83
All Other Secured	\$2,000.00	\$2,000.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,819.50</b>	<b>\$33,819.50</b>	<b>\$179.83</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,874.65</b>	<b>\$4,699.10</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,069.57</u>
Disbursements to Creditors	<u>\$38,698.43</u>

**TOTAL DISBURSEMENTS :** **\$43,768.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/06/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.